

Exhibit F

RECORDING REQUESTED BY:

LSI TITLE COMPANY, INC.

WHEN RECORDED MAIL TO:

ETS Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120

**THIS IS TO CERTIFY THAT THIS IS A FULL,
TRUE AND CORRECT COPY OF THE ORIGINAL
RECORDED IN THE OFFICE OF THE COUNTY**

RECORDED ON: March 31, 2009

AS DOCUMENT NO: 09-459490 BK: / PG:

BY: s/ Title Court Automation

LSI TITLE COMPANY (CA)

TS No. : GM-196568-C

Loan No. : XXXXXXXXXX 0846

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IMPORTANT NOTICE

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN
YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION,**

and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is **\$25,886.23** as of **3/27/2009**, and will increase until your account becomes current. While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor. To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

C/O ETS Services, LLC

2255 North Ontario Street, Suite 400

Burbank, California 91504-3120

(818) 260-1600 phone

TS NO.: GM-196568-C

LOAN NO.: [REDACTED] 0846

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN: That **Executive Trustee Services, LLC dba ETS Services, LLC** is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated **4/30/2007**, executed by **MARSHELL O CULTON, AN UNMARRIED WOMAN**, as Trustor, to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, as beneficiary, recorded **5/8/2007**, as Instrument No. **20071113044**, in Book , Page , of Official Records in the Office of the Recorder of **Los Angeles** County, California describing land therein as:

AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST

including **ONE NOTE FOR THE ORIGINAL** sum of **\$970,000.00**; that the beneficial interest under such Deed of Trust and the obligations secured thereby are presently held by the undersigned; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

Installment of Principal and Interest plus impounds and/or advances which became due on 11/1/2008 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for same, and has deposited with said duly appointed Trustee, such deed of trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

The undersigned declares that the beneficiary or its authorized agent has declared that they have complied with California Civil Code Section 2923.5 by making contact with the borrower or tried with due diligence to contact the borrower as required by California Civil Code Section 2923.5.

Dated: 3/27/2009

ETS Services, LLC AS AGENT FOR
BENEFICIARY

BY: Maria DeBelen

Maria DeBelen
TRUSTEE SALE OFFICER

ETS Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120
(818) 260-1600

Date: 4/7/2009

T.S. Number: GM-196568-C
Loan Number: [REDACTED] 0846

DEBT VALIDATION NOTICE

- 1. The enclosed document relates to a debt owed to the current creditor:**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

You may send us a written request for the name and address of the original creditor, if different from the current creditor, and we will obtain and mail the information to you.

- 2. As of 3/27/2009 the total delinquency owed was \$25,886.23, but this amount will increase until the delinquency has been fully cured.**
- 3. As of 4/7/2009, the amount required to pay the entire debt in full was \$1,030,706.39, but this amount will increase daily until the debt has been fully paid.**
- 4. You may dispute the validity of this debt, or any portion thereof, within thirty (30) days after receiving this notice. Otherwise, we will assume that the debt is valid.**
- 5. If you notify us in writing that you dispute all or any portion of this debt within thirty (30) days after receiving this notice, we will obtain and mail to you verification of the debt, or a copy of any judgement against you.**

**WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION
WE OBTAIN WILL BE USED FOR THAT PURPOSE**

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Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor. To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

C/O ETS Services, LLC

2255 North Ontario Street, Suite 400

Burbank, California 91504-3120

(818) 260-1600 phone

TS NO.: GM-196568-C

LOAN NO.: [REDACTED] 0846

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Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

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Installment of Principal and Interest plus impounds and/or advances which became due on 11/1/2008 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for same, and has deposited with said duly appointed Trustee, such deed of trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

The undersigned declares that the beneficiary or its authorized agent has declared that they have complied with California Civil Code Section 2923.5 by making contact with the borrower or tried with due diligence to contact the borrower as required by California Civil Code Section 2923.5.

Dated: 3/27/2009

ETS Services, LLC AS AGENT FOR
BENEFICIARY

BY: Maria DeBelen

Maria DeBelen
TRUSTEE SALE OFFICER

LSI TITLE COMPANY (CA)
3220 EL CAMINO REAL, IRVINE, CALIFORNIA 92602
(714) 247-7000 • (800) 323-0165

TRUSTEE SALE GUARANTEE

SCHEDULE A

GUARANTEE NO.: 27-092-01-254844
REF NO.: GM-196568-C
LOAN NO.: [REDACTED] 0846
ORDER NO.: 090223002
COUNTY REF. NO.: 090223002
PREMIUM: \$1,169.00
LIABILITY: \$1,003,807.14
DATED: MARCH 31, 2009 @ 8:00 A.M.

1. NAME(S) OF ASSURED:

TRUSTEE: ETS SERVICES, LLC

BENEFICIARY: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

2. THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED, OR REFERRED TO, AND COVERED BY THIS GUARANTEE IS:

A FEE

3. TITLE TO SAID ESTATE OR INTEREST, AT THE DATE HEREOF, IS VESTED IN:

MARSHALL O. CULTON, AN UNMARRIED WOMAN

4. THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE CITY OF ARCADIA, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

SEE EXHIBIT "A"

EXHIBIT A

LEGAL DESCRIPTION

REF. NO. GM-196568-C

REAL PROPERTY IN THE CITY OF ARCADIA, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, DESCRIBED AS FOLLOWS:

THAT PORTION OF LOT 2 OF TRACT 948, IN THE CITY OF ARCADIA, AS PER MAP RECORDED IN BOOK 17 PAGE 21 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY, DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT IN THE NORTH LINE OF SAID LOT 2, SAID POINT BEING THE NORTHWEST CORNER OF THAT PARCEL OF LAND CONVEYED TO NORMAN CHANDLER ET UX., AND DESCRIBED IN DEED RECORDED IN BOOK 15466 PAGE 274, OFFICIAL RECORDS; THENCE SOUTH 88 DEGREES 53' 40" WEST ALONG THE NORTH LINE OF SAID LOT 2, 165 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88 DEGREES 53' 40" WEST ALONG THE NORTH LINE OF SAID LOT 2, 165 FEET; TO THE TRUE POINT OF BEGINNING; SOUTH 88 DEGREES 53' 40" WEST ALONG THE NORTH LINE OF SAID LOT 2, 165 FEET; THENCE SOUTH 1 DEGREES 06' 20" EAST, 260.66 FEET; THENCE NORTH 88 DEGREES 53' 40" EAST 165 FEET; THENCE NORTH 1 DEGREES 06' 20" WEST, 269.66 FEET TO THE TRUE POINT OF BEGINNING.

EXCEPTIONS

1. PROPERTY TAXES, WHICH ARE A LIEN NOT YET DUE AND PAYABLE, INCLUDING ANY ASSESSMENTS COLLECTED WITH TAXES TO BE LEVIED FOR THE FISCAL YEAR 2009-2010.
2. PROPERTY TAXES, INCLUDING ANY PERSONAL PROPERTY TAXES AND ANY ASSESSMENTS COLLECTED WITH TAXES, FOR THE FISCAL YEAR 2008-2009 ASSESSOR'S PARCEL NUMBER 5769-015-007.

TOTAL AMOUNT	:	\$11,681.69
1ST INSTALLMENT	:	\$5,840.85 (PAID)
2ND INSTALLMENT	:	\$5,840.84 (OPEN)
1ST PENALTY	:	\$584.08
2ND PENALTY/COSTS	:	\$594.08
LAND	:	\$820,362.00
IMPROVEMENT	:	\$205,089.00
CODE AREA	:	0001887
EXEMPTION	:	(NOT SET OUT)

3. THE LIEN OF SUPPLEMENTAL TAXES, IF ANY, ASSESSED PURSUANT TO THE PROVISIONS OF CHAPTER 3.5 (COMMENCING WITH SECTION 75) OF THE REVENUE AND TAXATION CODE OF THE STATE OF CALIFORNIA.
4. ASSESSMENTS, IF ANY, FOR COMMUNITY FACILITY DISTRICTS AFFECTING SAID LAND WHICH MAY EXIST BY VIRTUE OF ASSESSMENT MAPS OR NOTICES FILED BY SAID DISTRICTS
- A. ANY UNPAID AND/OR DELINQUENT BOND OR ASSESSMENT AMOUNTS WHICH MAY HAVE BEEN REMOVED FROM THE ROLLS OF THE COUNTY TAX ASSESSOR AND WHICH MAY HAVE BEEN REMOVED FROM TAX BILLS AND TAX DEFAULT REDEMPTION AMOUNTS.
5. COVENANTS, CONDITIONS AND RESTRICTIONS IN INSTRUMENTS OF RECORD IN SAID COUNTY AND ANY AMENDMENTS, MODIFICATIONS AND ANNEXATIONS THERETO, WHICH PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY FIRST MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE, BUT OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, FAMILIAL STATUS, MARITAL STATUS, DISABILITY, HANDICAP, NATIONAL ORIGIN, ANCESTRY, OR SOURCE OF INCOME, AS SET FORTH IN APPLICABLE STATE OR FEDERAL LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR RESTRICTION IS PERMITTED BY APPLICABLE LAW).

EASEMENTS OR SERVITUDES AS THEY APPEAR ON MAPS OR IN DOCUMENTS RECORDED IN THE PUBLIC RECORDS OF SAID COUNTY.

LEASES, GRANTS, EXCEPTIONS OR RESERVATIONS OF MINERAL RIGHTS APPEARING IN THE PUBLIC RECORDS OF SAID COUNTY.

6. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY

AMOUNT : \$970,000.00
DATED : APRIL 30, 2007
TRUSTOR : MARSHELL O CULTON, AN UNMARRIED WOMAN
TRUSTEE : ORANGE COAST TITLE ESCROW
BENEFICIARY : MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., A SEPARATE CORPORATION
THAT IS ACTING SOLELY AS A NOMINEE FOR
LENDER AND LENDER'S SUCCESSORS AND
ASSIGNS
LENDER : MORTGAGEIT, INC., A CORPORATION
RECORDED : MAY 8, 2007 AS INSTRUMENT NO. 20071113044,
OF OFFICIAL RECORDS

A SUBSTITUTION OF TRUSTEE UNDER SAID DEED OF TRUST WHICH NAMES AS THE SUBSTITUTED TRUSTEE, THE FOLLOWING

TRUSTEE : EXECUTIVE TRUSTEE SERVICES, LLC DBA ETS
SERVICES, LLC
RECORDED : MARCH 31, 2009 AS INSTRUMENT NO. 09-
459489, OF OFFICIAL RECORDS

A NOTICE OF DEFAULT UNDER THE TERMS OF SAID DEED OF TRUST

RECORDED : MARCH 31, 2009 AS INSTRUMENT NO. 09-
459490, OF OFFICIAL RECORDS

THE LEGAL DESCRIPTION UNDER THIS GUARANTEE AND THE LEGAL DESCRIPTION OF THE DEED OF TRUST ARE DIFFERENT. IN ANY FUTURE TITLE REPORTS OR POLICIES, THE LEGAL DESCRIPTION WILL BE SHOWN AS IT IS IN THE GUARANTEE. ANY NOTICE OF TRUSTEE'S SALE AND/OR TRUSTEE'S DEED MUST REFLECT THE LEGAL DESCRIPTION AS SHOWN IN THIS GUARANTEE.

7. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY

AMOUNT : \$234,000.00
DATED : JULY 5, 2007
TRUSTOR : MARSHELL O. CULTON, AN UNMARRIED
WOMAN
TRUSTEE : FIRST HORIZON HOME LOAN A DIVISION OF
FIRST TENNESSEE BANK N.A.
BENEFICIARY : FIRST HORIZON HOME LOANS, A DIVISION OF
FIRST TENNESSEE BANK N.A., A CORPORATION
RECORDED : JULY 30, 2007 AS INSTRUMENT NO.
20071790827, OF OFFICIAL RECORDS

8. THE LATEST TAX ROLL INFORMATION OBTAINED FROM THE COUNTY TAX ASSESSOR SHOWS THE SITUS ADDRESS ON SAID LAND AS 830 W ORANGE GROVE AVE, ARCADIA, CA AND THE PARCEL NO./PROPERTY ID NO. AS 5769-015-007.

9. ANY BANKRUPTCY PROCEEDING THAT IS NOT DISCLOSED BY THE ACTS THAT WOULD AFFORD NOTICE AS TO SAID LAND, PURSUANT TO TITLE 11 U.S.C. 549 (C) OF THE BANKRUPTCY REFORM ACT OF 1978, AS AMENDED.

INFORMATION FOR TRUSTEE

RELATIVE TO THE DEED OF TRUST SHOWN AS ITEM NUMBER 6 OF THIS GUARANTEE:

1. THE TRUSTEE MUST OBSERVE THE REQUIREMENTS OF SECTION 2924b OF THE CIVIL CODE AS TO THE 'NOTICES' TO BE SENT TO THE TRUSTOR(S). IF ADDRESS(ES) OF THE TRUSTOR(S) ARE NOT SHOWN IN SAID DEED OF TRUST, OR IF NO NOTICE HAS BEEN REQUESTED BY THE TRUSTORS IN SAID DEED OF TRUST, THIS CODE SECTION STATES THE PROCEDURE TO BE FOLLOWED AS TO 'NOTICES' IN SUCH CASES. THE NAME(S) OF THE TRUSTOR(S) AND THE ADDRESS(ES), IF ANY, SHOWN IN SAID DEED OF TRUST ARE:

MARSHELL O CULTON
830 WEST ORANGE GROVE AVENUE
ARCADIA, CA 91006

2. THE NAME(S) AND ADDRESS(ES) OF PERSON(S) WHO HAVE RECORDED REQUESTS, OTHER THAN THE ORIGINAL TRUSTOR(S), AS PROVIDED IN SECTION 2924b(a) AND 2924b(d) OF THE CIVIL CODE, FOR A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' AND A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

NONE

3. THE NAME(S) AND ADDRESS(ES) OF ADDITIONAL PERSON(S) WHO, AS PROVIDED BY SECTION 2924b(c)(1) AND (2) OF THE CIVIL CODE, ARE ENTITLED TO RECEIVE A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' AND A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

MARSHELL O CULTON
830 W ORANGE GROVE AVE
ARCADIA, CA 91006-2008
(VESTEE)

FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK N.A.
1555 W WALNUT HILL LN #200 MC 6712
IRVING, TX 75038
(REFERS TO ITEM(S) 7)

FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK N.A.
4440 VON KARMEN AVE., SUITE 100
NEWPORT BEACH, CA 92660
(REFERS TO ITEM(S) 7)

FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK N.A.
4000 HORIZON WAY
IRVINE, TX 75063
(REFERS TO ITEM(S) 7)

4. THE NAME(S) AND ADDRESS(ES) OF STATE, FEDERAL AGENCIES OR THE INTERNAL REVENUE SERVICE WHICH, AS PROVIDED BY SECTION 2924b(c)(3) AND SECTION 2924b(c)(4) OF THE CIVIL CODE, ARE ENTITLED TO RECEIVE A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

NONE

5. THE NAME(S) AND ADDRESS(ES) OF THE PERSON(S) DISCLOSED BY THE RECORDS EXAMINED, OTHER THAN THOSE TO WHOM 'NOTICE' IS REQUIRED BY SECTION 2924b OF THE CIVIL CODE, WHO MIGHT BE INTERESTED IN RECEIVING A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' OR A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

NONE
6. CITY IN WHICH SAID LAND IS LOCATED: ARCADIA

IF NOT IN A CITY, JUDICIAL DISTRICT IN WHICH SAID LAND IS LOCATED:
7. LEGAL PUBLICATION:

PUBLICATION NAME: ARCADIA WEEKLY (CA)
MAILING ADDRESS: 125 CHESTNUT AVE.,
CITY, ST, ZIP: MONROVIA, CA 91016
CONTACT: ANNETTE REYES
PHONE: (626)301-1010
FAX: (626)301-0445
EMAIL: LEGALS@COREMG.NET
DAYS PUBLISHED: MON
8. ATTENTION IS CALLED TO THE SERVICEMEMBERS CIVIL RELIEF ACT OF 2003 (108 P.L. 189; 117 STAT. 2835; 2003 ENACTED H.R.100) AND AMENDMENTS THERETO AND THE MILITARY RESERVIST ACT OF 1991 (SEC. 800 TO 810, MILITARY VETERANS CODE) WHICH CONTAIN INHIBITIONS AGAINST THE SALE OF LAND UNDER A DEED OF TRUST IF THE OWNER IS ENTITLED TO THE BENEFITS OF SAID ACTS.
9. ATTENTION IS CALLED TO THE FEDERAL TAX LIEN ACT OF 1966 (PUBLIC LAW 89-719) WHICH, AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF SALE IN A SPECIFIED MANNER TO THE SECRETARY OF THE TREASURY OR HIS OR HER DELEGATE AS A REQUIREMENT FOR THE DISCHARGE OR DIVESTMENT OF A FEDERAL TAX LIEN IN A NONJUDICIAL SALE, AND ESTABLISHES WITH RESPECT TO SUCH A LIEN A RIGHT IN THE UNITED STATES TO REDEEM THE PROPERTY WITHIN A PERIOD OF 120 DAYS FROM THE DATE OF ANY SUCH SALE.
10. ATTENTION IS CALLED TO SECTION 2924b(c)(3) AND SECTION 2924b(c)(4) OF THE CIVIL CODE, WHICH AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF ANY RECORDED 'NOTICE OF SALE', IN A SPECIFIED MANNER, TO THE OFFICE OF ANY STATE TAXING AGENCY, IN SACRAMENTO, CA., WHICH HAS A 'NOTICE OF TAX LIEN' OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.
11. ATTENTION IS CALLED TO SECTION 2934a OF THE CIVIL CODE CONCERNING ANY 'SUBSTITUTION OF TRUSTEE', REQUIRING THAT WHEN SUBSTITUTION IS BEING EFFECTED UNDER THE PROVISIONS OF THAT SECTION, 'NOTICE' BE SENT IN ACCORDANCE WITH THE REQUIREMENTS OF SECTION 2924b OF THE CIVIL CODE.

12. ATTENTION IS CALLED TO THE FEDERAL DEBT COLLECTION PROCEDURES ACT (28 USC 3001-3308) AND THE PROVISIONS OF 28 USC 2410 (ACTIONS AFFECTING PROPERTY ON WHICH UNITED STATES HAS LIEN) WHICH, AMONG OTHER THINGS PROVIDES FOR WRITTEN NOTICE TO BE GIVEN TO THE UNITED STATES, AND PROVIDES FOR THE DISCHARGE OF THE PROPERTY FROM THE MORTGAGE OR OTHER LIEN HELD BY THE UNITED STATES, AND PROVIDES THAT THE UNITED STATES SHALL HAVE ONE YEAR FROM THE DATE OF SALE WITHIN WHICH TO REDEEM.